

# Barclays tariff for personal customers

off-sale accounts



April 2024



Protected

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# 1 About our tariff

The tariff tells you what we charge you for banking services; how much, and when. It forms part of our agreement with you when you choose to bank with Barclays.

The tariff sets out interest fees and charges for the current accounts and services we offer in the UK. It covers the accounts as explained below.

- i** If you opened your account after 28 May 2012 this tariff won't apply to it. If your account is not one of the account types listed in section 3, then this tariff won't apply to you. You can get the current tariff for your account by visiting [barclays.co.uk/welcomepacks](https://www.barclays.co.uk/welcomepacks)
- i** If you have a savings account, you'll find interest rates in our 'Rates for Savers' leaflet. You can get this from any of our branches.
- i** Our fees and charges are also summarised in a Fee Information Document (FID) available for each product. This is a standardised form that providers of personal current accounts will make available to allow you to compare products more easily. You can ask us for a FID in branch or find one at [barclays.co.uk/rca](https://www.barclays.co.uk/rca)

These charges and fees are correct as at 4th April 2024 but are subject to change. We can change our charges and fees as set out in the Retail Customer Agreement and any overdraft agreement you may have.

## 2 Blue Rewards

### Eligibility and Fee for Barclays Blue Rewards

To be eligible for Barclays Blue Rewards, you must do two things each calendar month:

1. Pay in at least £800 into your nominated current account
2. Pay the monthly fee of £5

You can join Barclays Blue Rewards with any eligible current account.

We charge a fee of £5 each month for Barclays Blue Rewards. Your monthly fee will be taken from your nominated account on the 2nd working day of each month. The first monthly fee will be taken in the month after you join Barclays Blue Rewards. It will show in your statement as 'Blue Rewards fee'.

Please read the terms and conditions for full details of how to qualify and to remain eligible for Barclays Blue Rewards.

If you'd like to know more about Barclays Blue Rewards please visit [barclays.co.uk/bluerewards](https://www.barclays.co.uk/bluerewards)

## 3 Borrowing from us

If you are over 18 and a UK resident, you can ask to borrow money through your current account as an arranged overdraft, which allows you to borrow up to an agreed limit when there's no money in your account.

Overdraft facilities are repayable on demand. Here's how we charge.

### Arranged overdraft charges

We charge an annual rate of interest for using an arranged overdraft. Interest rates are variable which means we can change them.

Arranged overdrafts, including interest free amounts, are subject to application, financial circumstances and borrowing history, so the amount offered may be different to that shown in the Representative examples below.

Interest is charged on any arranged overdraft you use (unless you are within any interest free amount that applies to your account). It is calculated for each day that you are overdrawn and charged to your account monthly. You can find the rate of interest you have been charged for your arranged overdraft on your bank statement.

### How does our overdraft compare?

A good way to compare the cost of our overdraft with other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

If you would like to talk to us about applying for an arranged overdraft, you can do this when you open your account or at a later date.

Account type	Interest payable	Representative example
Flexible Bank Account Base Rate Linked*	Interest is charged on arranged overdrafts up to your arranged overdraft limit.	<b>If you use an arranged overdraft of £1,200, the annual rate of interest that we will charge you is 35.0% (variable), 35.0% APR Representative (variable).</b>
Barclays Bank Account with Overdraft Tier. You may be eligible for this where you already have a pack. Check your pack terms or ask us.	No interest is payable on arranged overdrafts up to £100. Interest is charged when you go over your £100 interest free amount, up to your arranged overdraft limit.	<b>0% interest (variable) payable on arranged overdrafts up to £100.</b> <b>If you use an arranged overdraft above this amount the annual rate of interest is 35.0% (variable).</b> <b>51.6% APR Representative (variable), based on a £1,200 overdraft balance and assuming monthly Tech pack fees of £14.50.</b>

All overdrafts are subject to application, financial circumstances and borrowing history so the amount offered may be different to that shown on the example. Overdraft facilities are repayable on demand.

\* If you have an arranged overdraft we don't charge interest on the first £15.00.

### How much does my overdraft cost in pounds and pence?

As an example, the interest cost of borrowing £500 is:

7 days	30 days	60 days
£2.88	£12.45	£25.21

**Costs will be lower if there is an interest free amount on the overdraft.** You can use our calculator on [barclays.co.uk/youroverdraft](https://www.barclays.co.uk/youroverdraft) to work out how much your anticipated arranged overdraft borrowing would cost over different periods of up to 31 days.

#### To find out more

[Click barclays.co.uk/overdrafts](https://www.barclays.co.uk/overdrafts)

[Come in](#) to a branch

## 4 Debit card charges

### Replacement debit card charges

This section includes bank charges for our replacement debit card services. These charges will apply to all debit cards linked to your account.

Card Charge	Detail	Fee
<b>Temporary card</b>	<ul style="list-style-type: none"><li>If you urgently need a replacement debit card (i.e. before a trip abroad) you can request a temporary card from selected branches for a fee of £12, which will be valid for 28 days from the date of issue.</li></ul>	£12.00
<b>Personalised debit card</b>	<ul style="list-style-type: none"><li>If you'd like to personalise your debit card with a photo or colour of your choice, there's a fee of £10 to do this.</li><li>When your card is close to expiring, you'll be charged this fee if you ask us to replace it with another personalised one.</li><li>There's no charge if you have a Premier debit card and you wish to personalise it.</li><li>Hi-visibility cards are free of charge.</li></ul>	£10.00

## Charges in the UK and abroad

**If you use your debit card in the UK:** Barclays will not charge you for using your debit card in the UK when making purchases, cash withdrawals in pounds sterling, or foreign currency. A small number of cash machine providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction.

**If you use your debit card abroad or pay in a currency other than pounds sterling (either abroad or in the UK):** Barclays will charge you a 2.99% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, cash withdrawals, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.

If you use your Travel Wallet to purchase and load currency then the fee will be 2.75% of the sterling amount.

On top of this, if you're making a cash withdrawal at a cash machine, the provider may apply other charges.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme.

In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is **authorised**. However for a small number of transactions the conversion may happen on the day the transaction is **processed**. As this may be a day or two later, the exchange rate may be different on that day. You can find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays app or at the following website: [barclays.co.uk/travel/using-debit-card-abroad/](https://barclays.co.uk/travel/using-debit-card-abroad/) This is updated twice a day.

**You can use our website to help you decide whether you do want to let the retailer or ATM provider undertake the conversion using their rate or if you'd like us to undertake the conversion using our rate.**

When using your debit card abroad some merchant terminals or cash machines may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the 2.99% Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant or cash machine provider's commission charges are and what exchange rate they are using, as overall it may be more expensive to pay in sterling.

## 5 Charges for other services, and cut-off times for payments

We can change these at any time. We'll tell you the current charges when you request the service.

Service	Fee
<b>Sending a same-day transfer of money to another bank in the UK (CHAPS)</b>	
CHAPS payments made via branch or telephone banking	£25
CHAPS payment made via online banking	£0
Cancelling a CHAPS payment	£20
<b>Sending money outside of the UK, or payments into the UK involving a currency conversion</b>	
SEPA Credit Transfers made via all payment channels	£0***
Barclays International Payments made via the Barclays app or online banking	£0***
Barclays International Payments made via branch or telephone banking	£25****
USD Cover Charge	£3^
Cancelling an international payment order (other than cheque)	£20
Tracing*, recalling, cancelling or changing a payment	£20
<b>Receiving International Payments</b>	
Receiving a SEPA Credit Transfer, or a euro payment from the EEA	£0
Receiving an international payment <£100.00 or equal to	£0
Receiving an international payment >£100.01 or equal to	£6^^
<b>Other</b>	
Banker's draft	£15
Cancel (or stop) a cheque	£12.50**

\*We will only charge a tracing fee where we have been provided with the incorrect details (e.g. sort code and account number) for the payment instruction

\*\*Free for Premier Banking customers

\*\*\*If you send money to or receive money from other countries, we may use a correspondent (intermediary) bank to make the payment. Charges applied by the beneficiary and correspondent banks can affect the amount you send and the recipient receives

The charge(s) applied to the payment will depend on the charging option you select when you make the payment

OUR – You can select to pay all charges, you'll pay an ^^^Overseas Delivery Charge upfront which ensures the payment amount is unaffected by further fees charged by the intermediary or beneficiary banks for processing the payment

SHA – You can pay just Barclays fees (if applicable) and any other charges are paid by the beneficiary. Please note this can result in those charges being deducted from the payment amount by intermediary or beneficiary banks – in that case the beneficiary would receive less than the amount you sent.

BEN – You can choose for the recipient to pay all fees, any Barclays fee will be deducted from the payment amount. Intermediary or beneficiary banks may also deduct charges from the amount you sent

When completing your payment instruction you may be offered one or more of these options depending on where your beneficiary is based

^Payments in USD to banks outside of the US may incur a USD Cover Charge in addition to any ^^^Overseas Delivery Charge

^^Will not be charged if the remitter has agreed to pay all fees with their bank

^^^Overseas Delivery Charges are only applied when you select to pay all charges, and they are used to cover fees we're charged by intermediary or beneficiary banks for processing your payment. You can find more information on ^^^Overseas Delivery Charge costs on our website

<https://www.barclays.co.uk/ways-to-bank/international-payments/#z>

Barclaysafe	Fee
Barclaysafe – our safe custody service Standard service for documents and wallets only	£0

## Receiving Money from outside the UK

We've withdrawn our foreign currency cheques and international drafts services with effect from the 25th January 2024.

Service – Non Sterling Cheques	Fee
Cheques in non-sterling currencies – collection***	<ul style="list-style-type: none"><li>• Under £50 equivalent – free</li><li>• £50 – £100 equivalent – £4.00</li><li>• £100 and above equivalent – 0.25% of cheque's value. Min £16 max £40</li></ul>
Cheques in non-sterling currencies – negotiation dependent on foreign bank***	<ul style="list-style-type: none"><li>• Under £50 equivalent – free</li><li>• £50 – £100 equivalent – £4.00</li><li>• £100 and above equivalent – 0.25% of cheque's value. Min £9 max £60 (plus a correspondent bank's charge of £6, which only applies when currency differs from that of the country where the cheque is drawn)</li><li>• Plus interest charge</li><li>• No interest charge for cheques drawn on Barclays in the UK</li></ul>
Returned Foreign Cheques	£7

\*\*\*Cheque Collection: The face value of the cheque less any charges deducted by the paying bank and Barclays is credited to you normally within 4-6 weeks, depending on the bank and the country we present the cheque to. For foreign currency accounts this fee will be converted to the debit currency using the relevant foreign exchange rate on the day we process the payment. Cheque Negotiation: There is an additional interest charge for the funds that Barclays advances you. Where funds are being paid into an account in the same currency as the cheque, the interest charge (minimum £2) will be shown separately. Where there is a currency conversion, this charge will be included within the negotiation rate.

## Currency Cheques

If you deposit a cheque drawn in a foreign currency on an account outside the UK, we will need to negotiate or collect it as a foreign cheque.

### Collections

This is the standard way of getting payment for an international/currency cheque. We will present the cheque to the bank the cheque is drawn on and credit your account once we have received cleared funds<sup>1</sup> from the other bank.

The time this takes will vary depending on both the bank and the country we have to present the cheque to. This could be up to eight weeks. The cleared funds received may not match the value of the cheque as the overseas bank may take a charge. Once Barclays has received funds we will deduct our charges and credit your account with the net proceeds. Where we need to convert the funds into the currency of your account then the relevant Foreign Exchange Rate on the day we process the payment will be used.

<sup>1</sup>All funds credited to your account are subject to recourse, which means we may debit your account for the value of the cheque should we subsequently be advised the cheque was fraudulent. If the currency of the cheque is different to that of your account we will use the current Foreign Exchange rate at the time and therefore the amount we debit will not match the amount we paid into your account.

### Negotiations

Should you require funds earlier than the collection process, then we may be able to negotiate the cheque.

Negotiations are only available in a limited number of currencies and countries and are subject to application, financial circumstances and borrowing history and subject to approval that we may advance you funds.

For a negotiation we will collect the cheque as per the collections process detailed on this page, but advance funds to you when our International Cheques department process the cheque.

As we are advancing funds to you we will charge you interest based on the typical number of days within which we expected the cheque to clear at a margin above the Bank Of England Bank Rate for the currency. The interest fee and our charges will be deducted from the proceeds credited to your account. Should we need to convert the proceeds of the cheque to another currency to credit your account then we will use the Foreign Exchange (FX) Negotiation rate available at the time of processing. Please note this FX rate will incorporate the interest fee we will apply.

## Cut-off times

We'll always try to be clear with you about how long it's going to take for us to do what you ask. Our working days are generally Monday to Friday except public holidays. We'll start work on your instruction to make a payment on the same working day we receive it, except if it is after the cut-off time for accepting new instructions for that day\*\*, we will tell you if you have passed that time when you give us the instruction. In that case, we'll process it the next working day. Different types of payment instructions have different cut-off times.

If we receive your payment instruction on a public holiday or at the weekend, we'll usually process your instruction on the next working day, unless we can process it as a Faster Payment. In that case, we'll process it on the same day.

The table below gives you information on the timings of your payment.

- It shows the cut-off time for you asking us to make a payment.
- It also tells you how long payments take to reach the recipient's bank.

Payment type	Cut-off time*	When the money will reach the bank of the person you're paying
<b>Sending money to another account held with Barclays Bank UK PLC</b>		
<b>Internal transfer between sterling accounts</b>	None applies	Immediately
<b>Internal transfer involving a non-sterling account</b>	Euros: <b>3pm</b> US Dollars: <b>5pm</b> Other currencies: Please check our website	Immediately
<b>Sending money in sterling to accounts held at other banks in the UK</b>		
<b>To accounts at other banks in the UK</b>	Faster Payment: <b>11:45pm</b> CHAPS, branch/telephone banking: <b>3.30pm</b> CHAPS, Online Banking: <b>5pm</b> Standing Order: Request must be received by <b>12am (midnight)</b> the working day before you want the payment to be sent. Direct Debit: Direct Debits are controlled by the company you're paying and they will submit the request at least 3 working days before the payment date. If it's a new Direct Debit they may need longer to be able to set it up.	Usually within two hours same day On the requested day. On the day you have agreed with the organisation you're paying

Payment type	Channel*	Cut-off time*	When the money will reach the bank of the person you're paying
<b>SEPA Direct Debit</b>	Not applicable	Same day	On the day you have agreed with the organisation you are paying
<b>SEPA Credit Transfer</b>	Branch/telephone banking	<b>2pm</b>	Same day
	Online Banking and the Barclays app	<b>2pm**</b>	Same day
<b>All international payments in euros or sterling to an account in the UK or EEA</b>	Branch/telephone banking	<b>2pm</b>	No later than the end of the next working day after we process your payment instruction
	Online Banking and the Barclays app	<b>7:50pm</b>	
<b>All international payments in other currencies to an account in the UK or EEA</b>	Branch/telephone banking	<b>2pm</b>	No later than four working days after we process your payments instruction
	Online Banking and the Barclays app	<b>7:50pm</b>	
<b>All international payments to accounts outside of the UK or EEA in other currencies</b>	Branch/telephone banking	<b>2pm</b>	This varies depending on the currency or country you're sending the payment to (or both). You can ask us to tell you when we expect the bank to receive the payment
	Online Banking and the Barclays app	<b>7:50pm</b>	

\*The currency cut-off times and delivery time frames listed are subject to any additional security and validation checks we may need to perform (for example if the payment details are not complete or clear).

\*\*If we receive your instruction to make a SEPA Credit Transfer after the cut-off time but before 6:40pm we will start work on your instruction, however the recipient will receive the funds the next working day.

## 6 Other important information

### How and when fees will be taken from your account

Fees can be taken from your account

- Straight away, such as for payments or when you ask for a specific service (see section 5).
- Straight away and within 5 working days of order for replacement debit card charges (see section 4).
- Each month you can see the total amount of interest charges for a monthly charging period in your statement. The interest will be charged to your current account at least 14 days after your statement date.

We work out the total amount of interest charges you have to pay on a monthly basis, ending the working day before the date of your statement. This is known as your monthly charging period.

There may also be other taxes or costs that are not paid through us or imposed by us that you have to pay in connection with your account.

### Getting help

If your debts are rising, you could be in financial difficulty and could benefit from some advice. If you feel this may apply to you, please contact us to discuss your financial position – we're here to help. Simply contact your local branch or visit [barclays.co.uk/moneymanagement](https://www.barclays.co.uk/moneymanagement)

Alternatively, you can get free independent debt advice from organisations such as **National Debt line** (call 0808 808 4000), **Step Change** (call 0800 138 1111) or your local **Citizens Advice Bureau**.

### Your feedback

We want to hear if you feel unhappy with the service you have received from us. This gives us the opportunity to put matters right and improve our service to all our customers.

You can complain at your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available on request in our branches, from the Barclays Information Line on **0800 400 100\*** or at **barclays.co.uk** Alternatively you can write to us at **Barclays, Leicester LE87 2BB**.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR (Tel: **0800 023 4567** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500\***). The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service **financial-ombudsman.org.uk**

### Information about you

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with trusted third parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to **barclays.co.uk/control-your-data**

## 7 Glossary of Terms

To make it easier for customers to understand what fees apply for services they use, Banks and Building Societies are using 'standardised terms'. These are intended to help customers compare the cost of services more easily. The standardised terms and their meaning are set out below.

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Unarranged overdraft	The customer borrows money when there is no money left in the account (or when the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.
Refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Allowing a payment despite lack of funds	The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Sending money within the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
Sending money outside the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK.
Receiving money from outside the UK	When money is sent to the customer's account from an account outside the UK.
Cash withdrawal in pounds in the UK	The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.
Cash withdrawal in foreign currency outside the UK	The customer takes cash out of the customer's account in foreign currency at a cash machine or, where available, at a bank outside the UK.
Debit card payment in pounds	The customer uses their debit card to make a payment in pounds. This can be in a shop, online or over the phone.
Debit card payment in a foreign currency	The customer uses their debit card to make a payment in foreign currency. This can be in a shop, online or over the phone.
Cancelling a cheque	The customer asks the account provider to cancel a cheque that the customer has written.

Find out more today

**Come in** to a branch, **call** 0345 7 345 345\*, **click** [barclays.co.uk](https://www.barclays.co.uk)

You can request this in braille, large print or audio. For more information about all of our accessibility services or ways to contact us, visit **[barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)**.

**Call monitoring and charges information**

\* Calls may be monitored or recorded for quality and training purposes. Calls to 0800 numbers are free if made from a UK landline or personal mobile. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.

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